LIC (1975—79) which are still current are as under:—

Age (X)	Expectation of life on the basis of Mortality Tables	
	LIC (1970-73)	LIC (1975—79)
25	46.63	46.89
30	41.91	42.13
35	37.21	37.37
40	32.58	32.68
45	28.10	28.11

(c) No. revision is contemplated at present. However, the rates of premium are constantly under review and changes are effected as and when found possible and necessary.

साधारण बीमा निगम तथा जीवन बीमा निगम द्वारा बट्टे खाते डाली गई राशियां

1949. **श्री राम अवधेश सिंह:** क्या वित्त मंत्री 25 फरवरी, 1992 को राज्य सभा में तारांकित प्रश्न 1 के दिए गए उत्तर को देखेंगे और यह बताने की कृपा करेंगे कि:

(क) पिछले पांच वर्षों के दौरान साधारण बीमा निगम तथा जीवन बीमा निगम द्वारा अलग-अलग कुल कितनी राशि बट्टे खाते डाली गई है और इससे संबद्ध पक्षकारों की पूरी सूची क्या है; और

(ख) क्या सरकार इस सूची में दर्ज प्रथम पांच पक्षकारों की ओर बकाया राशियों के बारे में कोई जांच करवाने का विचार है?

वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह): (क) भारतीय साधारण बीमा निगम ने पिछले पांच वर्षों के दौरान बाहरी पक्षकारों से देय राशियों के संबंध में किसी भी राशि को बट्टे खाते नहीं डाला था। 1956 में भारत में जीवन बीमा कारोबार का राष्ट्रीयकरण होने से पहले तत्कालीन यूनिटों द्वारा दिए गए ऋणों और निवेशों आदि को छोड़कर, भारतीय जीवन बीमा निगम ने पिछले पांच वर्षों के दौरान बाहरी पक्षकारों से देय राशियों के संबंध में किसी भी राशि को बट्टे खाते नहीं डाला है।

(ख) प्रश्न ही नहीं उठता।

National Confederation of Bank Employee's Representation on Narasimham Committee Report

1950. SHRI ANANT RAM JAISWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the National confederation of Bank Employees have submitted to Government its view on the recommendations of the Narasimham Committee; and

(b) if so, what are the details of these views and what is Government's reaction thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Yes, Sir.

(b) The National Confederation of Bank Employees (NCBE) has welcomed the recommendations regarding merger of banks, reduction in SLR and CRR, constitution of Special Tribunals for speedy recovery, fixing up of interest rates in relation to market conditions, depoliticisation of appointments to the top executive posts and constitution of Boards of the Banks etc.

NCBE has opposed recommendations pertaining to liberalisation of policy for allowing foreign banks to open offices, joint ventures between foreign banks and Indian banks, policy declaration against further nationalisation of banks, closure or opening of branches on commercial judgement of banks, reduction in credit target for priority sector, creation of subsidiaries by public sector banks to take over their rural branches and sponsored regional rural banks and issue of fresh capital by some banks to the public through the capital market to achieve capital adequacy ratio.

Government have taken note of the views of the Confederation.

Study on Working of Mutual Funds

1951. SHRI RAMACHANDRAN PILLAI: Will the Minister of FINANCE be pleased to state:

(a) whether any study has made on the working of the mutual funds in -the country and if so, what are the details thereof; and

(b) what measures Government propose to take to regulate the operation of the mutual funds and safeguard the interest of the investors?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) No study has specifically been made of the working of the Mutual Funds in the country.

(b) Government have, on February 14, 1992, issued a comprehensive set of